



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

10/687,063

10/16/2003

Thomas F. Conroy

MCEA-P3-03

8910

28710 7590 06/16/2008
PETER K. TRZYNA, ESQ.
P O BOX 7131
CHICAGO, IL 60680

EXAMINER

SHRESTHA, BIJENDRA K

ART UNIT

PAPER NUMBER

3691

MAIL DATE

DELIVERY MODE

06/16/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/687,063	Applicant(s) CONROY ET AL.	
	Examiner BIJENDRA K. SHRESTHA	Art Unit 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 10 December 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-70 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-70 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>12/10/2007, 01/29/2008 and 01/30/2008</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claims 1-32 are presented for examination. Applicant filed an amendment on 12/10/2007 amending claims 1, 8, 12-14, 24-27, 29-30 and adding new claims 33-70.. After careful consideration of applicant's arguments and amendments, new grounds of rejections of claims are established in the instant application as set forth in detail below. Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1, 8-11 and 19-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hinckley Jr., U.S. Patent No. 6,138,102 (reference A35 in IDS filed on 08/24/2006) in view of Mills et al., U.S. Patent No. 7,024,389 (reference B in attached PTO-892).

3. As per claim 1, Hinckley, Jr. teaches a computer-aided method to manage cash flows for a transaction, the method including the steps of:

receiving respective descriptions of risks (see column 1, lines 14-21);

receiving statistical assumptions for said risks (see Fig. 7; column 3, lines 64-67 to column 4, lines 1-17);

receiving financial assumptions for said risks (see column 3, lines 41-60);
calculating, from the descriptions and the assumptions, expected cash flows
corresponding to said risks for time periods (see abstract; Fig. 2; column 3; lines 38-40)
receiving actual cash flows information from occurrence of events corresponding
to said risks (see abstract; Fig. 3, step 314; Fig. 7; step 703, column 3, lines 48-55) ;

Hinckley, Jr. does not teach accounting for a first party to the transaction owing
the expected cash flows to a second party to the transaction, accounting for the second
party owing the actual cash flows to the first party and computing a net settlement, for
each of said time periods, between the parties in the transaction to manage the actual
cash flows and the expected cash flows.

Mills et al. teach accounting for a first party to the transaction owing the expected
cash flows to a second party to the transaction, accounting for the second party owing
the actual cash flows to the first party and computing a net settlement, for each of said
time periods, between the parties in the transaction to manage the actual cash flows
and the expected cash flows (Mills et al., Fig. 9; column 13, lines 13-40; where cash
flow between two banks A and B is illustrated in buy and sell of Euro in foreign currency
transaction and computed net settlement is payment of US Dollar of \$1000,000 from
bank B to bank A).

Therefore, it would be obvious to one of ordinary skill in the art at the time the
invention was made to include accounting for a first party to the transaction owing the
expected cash flows to a second party to the transaction, accounting for the second
party owing the actual cash flows to the first party and computing a net settlement, for

Art Unit: 3691

each of said time periods, between the parties in the transaction to manage the actual cash flows and the expected cash flows of Hinckley, Jr. because Mills et al. teach incorporating above features would enable to minimize the amount of credit (or risk) tied up and reflect the actual risk exposure (Mills et al., column 2, lines 24-25; column 12, lines 48-57).

4. As per claim 8, Hinckley, Jr. in view of Mills et al. teaches claim 1 as described above. Hinckley, Jr. further teaches the method wherein

the step of calculating expected cash flows includes the step of processing said descriptions and said assumptions in calculating timing and amounts of benefits associated with said occurrence of events for the risks (see Figs. 4a, 4b and 5; column 5, lines 9-18, lines 61-67); and

Hinckley, Jr. does not teach receiving pricing data reflecting said transaction as an exchange between said parties; and wherein the step of computing the net settlement is responsive to said exchange between the parties.

Mills et al. teach receiving pricing data reflecting said transaction as an exchange between said parties (Mills et al.; Fig. 11; where Currency Pairs and Conversion Rates provides pricing data for calculate cash flow between bank A and bank B); and wherein the step of computing the net settlement is responsive to said exchange between the parties (Mills et al.; Fig. 11; column 14, lines 18-27; where Net Settlement (Exposure) is \$9.3M).

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to include receiving pricing data reflecting said transaction as an

Art Unit: 3691

exchange between said parties; and wherein the step of computing the net settlement is responsive to said exchange between the parties of Hinckley, Jr. because Mills et al. teach incorporating above features would enable to minimize the amount of credit (or risk) tied up and reflect the actual risk exposure (Mills et al., column 2, lines 24-25; column 12, lines 48-57).

5. As per claim 9, Hinckley, Jr. in view of Mills et al. teaches claim 8 as described above. Hinckley, Jr. further teaches the method wherein the step of inputting pricing data includes the step of:

inputting a definition of a relationship between the expected cash flows and the actual cash flows reflecting a symmetric exchange of non-proportional contractual exposures (see column 1, lines 44-48).

6. As per claim 10, Hinckley, Jr. in view of Mills et al. teaches claim 8 as described above. Hinckley, Jr. further teaches the method wherein the step of inputting pricing data includes the step of:

inputting a definition of a relationship between the expected cash flows and the actual cash flows reflecting a symmetric exchange of proportional contractual exposures (see column 1, lines 54-57).

7. As per claim 11, Hinckley, Jr. in view of Mills et al. teaches claim 8 as described above. Hinckley, Jr. further teaches the method the step of inputting pricing data includes the step of:

inputting a definition of a relationship between the expected cash flows and the actual cash flows reflecting an asymmetric exchange of proportional and non-proportional contractual exposures (see column 1, lines 44-48; lines 54-57).

8. As per claim 19-22, Hinckley, Jr. in view of Mills et al. teaches the method of claim 1 as described above. Hinckley, Jr. further teaches the method wherein

the step of receiving statistical assumptions includes receiving rates of decrement, rates of decrement associated with insurable risk coverage of individuals, rates of decrement associated with insurable risk exposures to individuals and rates of decrement associated with a reinsurance treaty (see Fig. 7; step 721; column 4, lines 15-23).

9. As per claim 23, Hinckley, Jr. in view of Mills et al. teaches the method of any one of claim 19-22 as described above. Hinckley, Jr. further teaches the method wherein

the step of receiving financial assumptions includes receiving at least one of a group consisting of a discount rate, an expense, and a fee (see column 3, lines 56-60).

10. As per claim 24, Hinckley, Jr. in view of Mills et al. teaches the method of any one of claim 19-22 as described above. Hinckley, Jr. further teaches the method including

the step of updating at least one of a member of a group consisting of said, descriptions, statistical assumptions, financial assumptions, and actual cash flows information from the occurrence of at least one of said events (see Fig. 4a; step 414).

11. Claims 2-7, 12-18 and 25-32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hinckley, Jr., U.S. Patent No. 6,138,102 (reference A35 in IDS filed on 08/24/2006) in view of Kelly et al. U.S. Patent No. 5,806,042 (reference A30 in IDS filed on 08/24/2006).

12. As per claim 2-7, Hinckley, Jr. teaches claim 1 as described above.

Hinckley, Jr. does not teach teaches the method wherein the step of receiving respective descriptions of risks includes receiving respective characteristics of said risks associated with contractual exposures from respective insurable risk coverage of individuals, respective contractual insurable risk exposure to individuals, contractual exposures from corporate-owned life insurance coverage of individuals, contractual exposures from bank-owned life insurance coverage of individuals, corporate contractual benefit payment exposures to individuals and contractual exposures in a reinsurance treaty.

Kelly et al. teach teaches the method wherein the step of receiving respective descriptions of risks includes receiving respective characteristics of said risks associated with contractual exposures from respective insurable risk coverage of individuals, respective contractual insurable risk exposure to individuals, contractual exposures from corporate-owned life insurance coverage of individuals, contractual exposures from bank-owned life insurance coverage of individuals, corporate contractual benefit payment exposures to individuals and contractual exposures in a reinsurance treaty (Kelly et al., column 6, lines 5-42: where contractual exposure of employee benefit plans are paid from earnings from cash surrender values and death

benefits of BOLI plan; Examiner notes similar arrangement could be done for other risk exposures in this claim limitations)

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of primary reference Hinckley, Jr. by including above mentioned features because Kelly et al. teach that including these features would enable to offset employee benefit expense (Kelly et al., column 6, lines 19-22).

13. As per claim 12, Hinckley, Jr. teaches the method in claim 2-6 as described above. Hinckley, Jr. further teaches the method the step of inputting pricing data includes the step of:

receiving financial information on securitizing of funding for the contractual exposures (see Fig. 1; column 2, lines 24-34); and

processing the financial information on securitizing to implement securitization of the funding (see column 1, lines 49-58).

14. As per claim 13-15, Hinckley, Jr. teaches claim 12 as described above. Hinckley, Jr. further teaches the method including

the step of calculating the impact of the transaction on the securitizing, tranches for the securitizing, and the step of determining an effect of said transaction on a securitization pool (see Fig. 4a-4c; Fig. 5).

15. As per claim 16, Hinckley, Jr. in view Kelly et al. teach any one of claim 2-7 as described above.

Hinckley, Jr. does not teach the method wherein the step of receiving respective descriptions of risks includes receiving nominal death benefit face amounts for said contractual exposures; and wherein the step of receiving statistical assumptions includes receiving expected mortality rates; and further including the steps of: incorporating margins and loadings in developing expected mortality rates for the transaction; and determining expected timing and expected amount of death benefits using said expected mortality rates and said characteristics of said risks associated with said contractual exposures.

Kelly et al. teach the method wherein the step of receiving respective descriptions of risks includes receiving nominal death benefit face amounts for said contractual exposures (see Fig. 3; column 7, lines 16-31; 57-66) and wherein the step of receiving statistical assumptions includes receiving expected mortality rates; and further including the steps of: incorporating margins and loadings in developing expected mortality rates for the transaction; and determining expected timing and expected amount of death benefits using said expected mortality rates and said characteristics of said risks associated with said contractual exposures (see fig. 3; column 8, lines 20-40).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of primary reference Hinckley, Jr. by including above mentioned features because Kelly et al. teach that including these features would enable generate earnings from cash surrender values and death benefits to offset a substantial portion of expenditure under employees benefit plans (Kelly et al., column 6, lines 19-22).

Art Unit: 3691

16. As per claim 17, Hinckley, Jr. in view Kelly et al. teach any of claims 2-7 as described above.

Hinckley, Jr. does not teach the step of receiving respective descriptions of risks includes receiving respective characteristics of said risks associated with at least one member of a group consisting of a plurality of individuals and a group of individuals.

Kelly et al. teach the step of receiving respective descriptions of risks includes receiving respective characteristics of said risks associated with at least one member of a group consisting of a plurality of individuals and a group of individuals (see column 7, lines 32-44).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of primary reference Hinckley, Jr. by including above mentioned features because Kelly et al. teach that including these features would enable generate earnings from cash surrender values and death benefits to offset a substantial portion of expenditure under employees benefit plans (Kelly et al., column 6, lines 19-22).

17. As per claim 18, Hinckley, Jr. in view Kelly et al. teach claim 17 as described above.

Hinckley, Jr. does not teach the step of receiving respective characteristics of risks associated with said member of the group includes receiving at least one characteristic from a group consisting of age, sex, mortality rating, morbidity rating, compensation, position, job class, and years of service.

Kelly et al. teach above features (see Fig. 3, input data (151-154)).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of primary reference Hinckley, Jr. by including above mentioned features because Kelly et al. teach that including these features would enable generate earnings from cash surrender values and death benefits to offset a substantial portion of expenditure under employees benefit plans (Kelly et al., column 6, lines 19-22).

18. As per claim 25-27, Hinckley, Jr. in view Kelly et al. teach claim 16 as described above.

Hinckley, Jr. does not teach the step of:

receiving actual cash flows information from occurrence of events corresponding to said risks includes receiving information on actual timing and actual amounts of death benefits, respectively for each of said individuals;

tracking the expected timing and the expected amount of death benefits, respectively for each of said individuals;

tracking the actual timing and the actual amounts of death benefits; and tracking net settlements for the time periods of the transaction;

forming a historical record of the expected timing and the expected amount of death benefits, the actual timing and actual amounts of death benefits, respectively for each of said individuals, and each said net settlement for each of said time periods.

Kelly et al. teach above features (see Fig. 8).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of primary reference Hinckley, Jr. by

Art Unit: 3691

including above mentioned features because Kelly et al. teach that including these features would enable the computer system to verify, reconcile and consolidate different financial values (Kelly et al., column 3, lines 47-55).

19. As per claim 28, Hinckley, Jr. in view Kelly et al. teach claim 16 as described above.

Hinckley, Jr. does not teach the method including the steps of: providing the second party with documentation of said cash flows ; and illustrating a transaction fee from the second party to the first party, including illustrating said transaction fee incorporated in the net settlement.

Kelly et al. teach the method including the steps of: providing the second party with documentation of said cash flows (see Fig. 8, client reporting system (290)) and; and illustrating a transaction fee from the second party to the first party, including illustrating said transaction fee incorporated in the net settlement (see Fig. 8, Administrative support system (310); Examiner takes official notice that net settlement involves transaction fees).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of primary reference Hinckley, Jr. by including above mentioned features because Kelly et al. teach that including these features would enable the computer system to verify, reconcile and consolidate different financial values (Kelly et al., column 3, lines 47-55).

20. As per claim 29, Hinckley, Jr. in view Kelly et al. teach claim 16 as described above.

Hinckley, Jr. further does not teach method including the steps of accounting for the first party receiving a fee for early termination of the transaction.

Kelly et al. teach method including the steps of accounting for the first party receiving a fee for early termination of transaction (see column 14, lines 54-61; The Examiner takes official notice early the termination of insurance contract involves surrender charge where in some cases lead to forfeiture of accumulated cash value).

21. As per claim 30, Hinckley, Jr. in view Kelly et al. teach claim 16 as described above.

Hinckley et al. does not teach the step of receiving data identifying the second party as an entity having ownership rights to said contractual exposures on more than one life of said individuals.

Kelly et al. teach the method wherein the step of receiving data identifying the second party as an entity having ownership rights to contractual exposures on more than one life of said individuals (see Fig. 1; column 6, lines 5-24).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of primary reference Hinckley, Jr. by including above mentioned features because Kelly et al. teach that including these features would enable earnings from cash surrender values and death benefits to offset a substantial portion of expenditure under employees benefit plans (Kelly et al., column 6, lines 19-22).

22. As per claim 31, Hinckley, Jr. in view Kelly et al. teach claim 16 as described above. Hinckley, Jr. further teaches the method including

the step of receiving data identifying the transaction as pursuant to a contract binding the parties (see column 3, lines 19-23; 38-40).

23. As per claim 32, Hinckley, Jr. in view Kelly et al. teach claim 31 as described above. Hinckley, Jr. further teaches the method including

the step of receiving data identifying the transaction as having a portion renewable on a period-to-period basis (see column 3, lines 19-25; the Examiner notes that insurance will be required to renewed period-to-period basic to maintain availability of death benefits).

24. As per claim 33, 65 and 70, Hinckley, Jr. teaches apparatus and/or computer readable medium comprising:

a computer system comprising a digital computer operably connected to an input device, a memory, and an output device see Fig. 1).

Hinckley, Jr. further teaches the computer programmed to implement the operations (see Fig. 1; column 1, lines 65-67) of receiving respective descriptions of risks; receiving statistical assumptions for said risks; receiving financial assumptions for said risks; calculating, from the descriptions and the assumptions, expected cash flows corresponding to said risks for time periods; receiving actual cash flows information from occurrence of events corresponding to said risks (see claim 1)

Hinckley, Jr. in view of Mills et al. teach accounting for a first party to a transaction owing the expected cash flows to a second party to the transaction; accounting for the second party to the transaction owing actual cash flows to the first party; and computing a net settlement based on the expected cash flows and the

Art Unit: 3691

actual cash flows, for each of said time periods, between the parties in the transaction to manage the actual cash flows and the expected cash flows , as described in claim 1 above.

25. Claims 34-64 are rejected under same rational as claims 2-32 in a respective order.

26. As per claim 66-68, Hinckley Jr. in view of Mills et al. teach claim 65 as described above. Hinckley, Jr. further teaches the apparatus where the calculating expected mortality cash flows includes processing said descriptions and said assumptions in calculating timing and amounts of benefits associated with said occurrence of events for the risks as described in claim 8 above;

Hinckley, Jr. also teaches the operation of receiving pricing data reflecting a symmetric exchange of non- proportional contractual exposures (see claim 9), a symmetric exchange of proportional contractual exposures (see claim 10), and an asymmetric exchange of proportional and non-proportional contractual exposures (see claim 11); and

Hinckley, Jr. in view of Mills et al. teaches computing the net settlement is responsive to said pricing data as described in claim 8 above.

27. As per claims 33-43, 51-54, 64-68, Hinckley, Jr. in view of Mill et al. teaches computer system includes a second digital computer, said computers cooperating to carry out the transaction (see Fig. 1; Insurer Workstation (106), Insured Workstation (108)).

Response to Arguments

28. The Examiner established new grounds of rejections of claims in response to the Applicant arguments and amendments. Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.

Accordingly, this office action is made **Non-Final**.

Examiner respectfully disagrees with the applicant argument that Kelly does not teach or suggest description of risks includes receiving respective characteristics of said risks associated with contractual exposures from respective insurable risk coverage. Kelly teaches Bank purchase individual, single premium life insurance policies covering life of a group of its employees. The earnings from the cash surrender value and death benefits from policies offsets a substantial portion of bank exposure in expenditures under its employee benefit plan (see Fig. 1, column 6, lines 5-24).

Conclusion

29. The prior art made of record and not relied upon is considered pertinent to applicant's disclosures. The following are pertinent to current invention, though not relied upon:

Meyer et al. (U.S. Patent No. 5,907,828) teach system and method for implementing and administering lender-owned credit life insurance policies.

Meyer et al. (U.S. Patent No. 6,330,541) teach system and method for controlling and securitizing the cash value growth and /or death benefits of a large pool of insurance policies.

Roberts et al. (U.S. Patent No. 4,839,804) teach method and apparatus for insuring the funding of a future liability of uncertain cost.

Ryan et al. (U.S. Patent No. 5,590,037) teach digital computer system and method for computing a financial projection and an illustration of a pre-funding program for an employee benefit.

Sandretto (U.S. Patent No. 5,812,988) teaches method and system for jointly estimating cash flows simulated returns, risk measures and present value of a plurality of assets.

Walker et al. (U.S. Patent No. 5,884,274) teach system and method for generating an executing insurance policies for foreign exchange losses.

Mosler et al. (U.S. Patent No. 6,304,858) teach method, system, and computer program for interest rate swaps.

Turbeville et al. (U.S. Pub No. 2004/0024692) teach counterparty credit risk system.

Cotton et al. (U.S. Patent No. 6,076,074) teach system and method for intraday netting payment finality.

Perry et al. (U.S. Patent No. 6,304,858) teach paired basis swap risk and credit mitigation system and collateral minimization system.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bijendra K. Shrestha whose telephone number is

Art Unit: 3691

(571)270-1374. The examiner can normally be reached on 7:00AM-4:30PM (Monday-Friday); 2nd Friday OFF.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571)272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/

Supervisory Patent Examiner, Art
Unit 3691

bks/3691

Application/Control Number: 10/687,063
Art Unit: 3691

Page 19